

Federal Benefits Open Season 2019

NAVIGATOR

Take this route
to your best 2020
benefits coverage!

Annual event for

FEHB



FEDVIP



FSAFEDS



November 2019



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Notes From HC|Access

Did you know?

Open Season is a limited time opportunity to make health, vision, dental, and flexible spending changes that will ensure your family has the coverage they need for 2020.

If your health care plan stops participating or reduces the coverage area for a plan option in the Federal Employees Health Benefits (FEHB) program in 2020, take action during Open Season to avoid being automatically enrolled in coverage.

Now that you know, we hope you will explore this Benefits Navigator and our three tips to approaching Open Season choices for health, vision, dental, and flexible spending that include how to enroll or make changes.

If you still find yourself with questions, do not hesitate to contact the HC Access Help Desk.



SAFETY NOTES

If you must email forms that contain personally identifiable information, be sure to password protect your document prior to attaching it to an email. Protected documents should be sent in one email. Passwords should be sent in a separate email.

When sending documents through the mail, please do not indicate the department to which the document should be routed on the outside of the envelope.

Human Capital has created a designated Open Season iShare page that provides one-stop-shopping for employees. The site can be reached at this [link](#).

Contact the HC Access Help Desk

Phone: 1-877-872-7990

Fax: 1-877-872-7993

Email: helpdesk@mailserver-hraccess.tsa.dhs.gov

Mail: HC Access Service Center | 6363 Walker Lane | Suite 400 Alexandria, VA 22310

NOT SIGNED UP WITH MyEPP?

1. Go to the HC Access webpage link [here](#) and click on MyEPP, or go to the NFC's EPP link [here](#).
2. Click on "I Agree."
3. Click on "New User sign Up."
4. Enter your Social Security number (SSN) and Date of Birth, then click on "Continue."
5. Follow the prompts as directed.

NOT YET

ENROLLED?

If you are not enrolled in Federal Employees Health Benefits (FEHB); but you wish to enroll during Open Season, please enroll through MyEPP, which is the preferred method and also provides your health insurance cards the soonest. If you cannot access MyEPP, you may complete a Standard Form (SF)-2809, Health Benefits Election Form, and submit it to HC Access.

Submit your form by fax, mail, or a scanned and password-protected email attachment.



MAKE AN ELECTION USING MyEPP

1. Click on the HC Access webpage [here](#), then click on MyEPP, or click directly on the National Finance Center's (NFC) Employee Personal Page (EPP) [here](#).

2. Click on "I Agree."

3. Enter your MyEPP User ID and Password.

4. Click on "Health Insurance."

5. Click on the "Self-Service" button in the upper right.

6. Select the type of change you wish to make.

Your options will be:

- Change Plan
- Change from Self-Only to Family
- Change from Self-Only to Self Plus One
- Cancel Enrollment
- Change Premium Conversion Status

7. Enter your desired changes and follow the prompts, which will include entering each dependent's name, Social Security number (SSN), and date of birth (DOB).

8. Click on "Submit" to finalize your request.

DENTAL



HEALTH



Federal Benefits Open Season

Enrollment Period
November 11 - December 9

Enroll now for:

- Federal Employees Health Benefits (FEHB)
- Federal Flexible Spending Account (FSAFEDS)
- Federal Employees Dental & Vision Insurance Program (FEDVIP)

Visit [HCAccess](#) or www.opm.gov/insure for more information.

WELLNESS



VISION



**Transportation
Security
Administration**

Human Capital
HCAccess Help Desk 877-872-7990

Healthy Smiles: Easy as 1, 2, 3

The Center for Disease Control and Prevention (CDC) estimates that more than \$113 billion is spent on dental expenses each year in the United States. Oral health, it says, may also impact

other health issues, such as diabetes and heart disease. Consider reviewing the CDC statistics on adult oral health, linked [here](#), and children's oral health, linked [here](#). Then take advantage of this Federal Employees Dental and Vision Insurance Program (FEDVIP) Open Season opportunity to:



1 Evaluate Your Situation

Review your 2019 dental expenses and consider what you might need in 2020.

Reflect on the personal dental needs of you and your family. Decide whether you need dental insurance coverage.



2 Research Your Options

Review your current plan information, noting any premium increase or coverage changes for 2020.

Compare plans and premiums through BENEFEDS or the Office of Personnel Management (OPM):

- BENEFEDS's comparison tool is linked [here](#).
- OPM's Dental & Vision Plan Information is linked [here](#).

Review the FEDVIP eligibility rules, linked [here](#), as regular changes in circumstances may affect this. (Note: The eligibility rules for FEDVIP are different from the eligibility rules for Federal Employees Health Benefits [FEHB].)



3 Make Your Choice

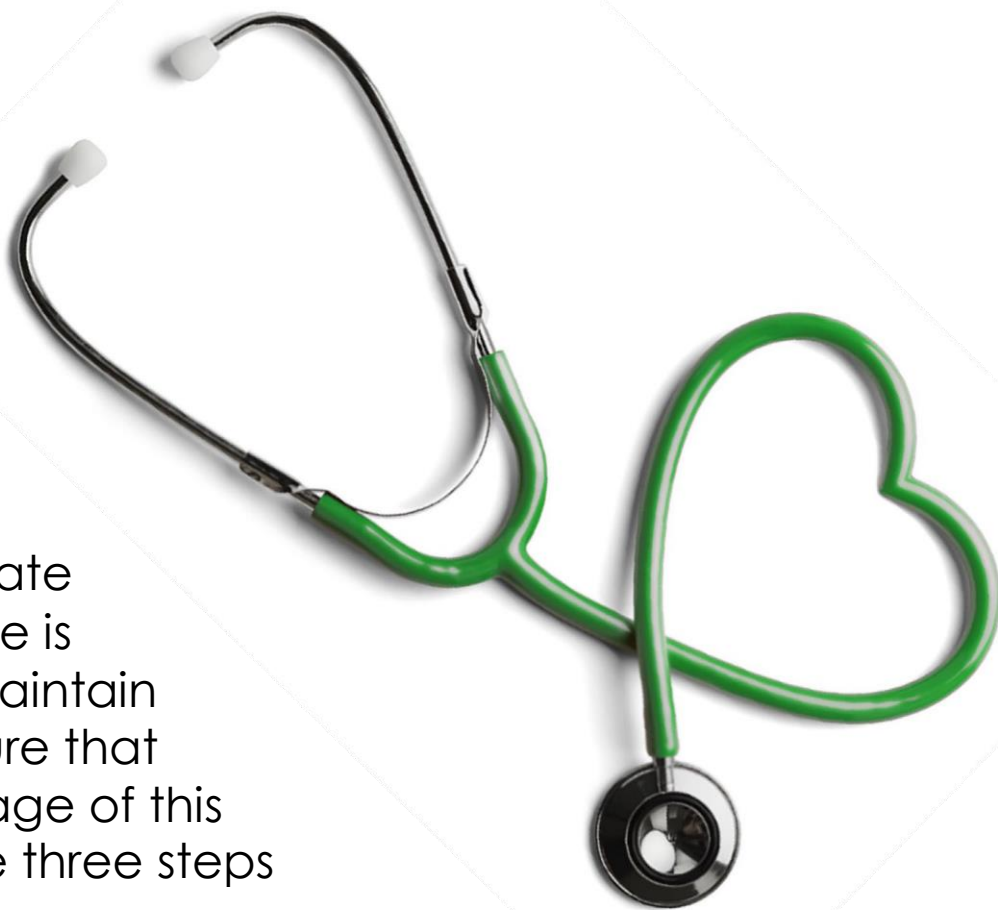
If you wish to enroll in FEDVIP or make changes to your FEDVIP elections for 2020, you will need to contact BENEFEDS through the HC Access website, linked [here](#), or proceed directly to the BENEFEDS homepage, linked [here](#).

If you are already enrolled in FEDVIP and are satisfied, no further action on your part is necessary. The coverage you have will continue, possibly with premium increases.

Take 3 steps

toward health care coverage

There are steps you can take to stay in good health. Adequate health care coverage is one simple way to maintain good health. To ensure that you take full advantage of this opportunity, here are three steps to follow:



1. Evaluate Your Situation

Answer these questions to start:

Do you have Federal Employees Health Benefits (FEHB) coverage?

Did your plan change?

Is your premium changing?

Do you need health insurance coverage through your employer? Or do you have coverage through another family member?

2. Research Your Options

Review your 2019 medical expenses and consider what you might need next year.

If you are already enrolled, review any premium increase or coverage changes taking place.

Compare plans and premiums by using these Office of Personnel Management (OPM) tools:

- To compare plans, click [here](#).
- For premiums, click [here](#).

3. Make Your Choice

If you are not enrolled or you wish to make changes to your elections for 2019, you must use MyEPP.

If you are satisfied with your current elections, no further action on your part is necessary.

If you wish to cancel your FEHB, please do so through MyEPP. If you do not have access to MyEPP, you can click [here](#) to download an SF-2809, *Health Benefits Election Form*, and submit it to HC Access.



Maintain Your Eye Health

The Centers for Disease Control and Prevention (CDC) estimates that 61 million American adults are at high risk for serious vision loss, but only 50 percent have had an eye exam in the past year. These three steps will help you take advantage of this Federal Employees Dental and Vision Insurance Program (FEDVIP) Open Season opportunity to:

1.

Evaluate Your Situation

Review your 2019 vision expenses and consider what you might need in 2020.

Reflect on the personal vision needs of you and your family.

Decide whether you need vision insurance coverage.

2.

Research Your Options

Review your current plan information, noting any premium increase or coverage changes for 2020.

Compare plans and premiums through BENEFEDS or the Office of Personnel Management (OPM):

- BENEFEDS's comparison tool is linked [here](#).
- OPM's Dental & Vision Plan Information is linked [here](#).

Review the FEDVIP eligibility rules, linked [here](#), as regular changes in circumstances may affect this. (Note: The eligibility rules for FEDVIP are different from the eligibility rules for Federal Employees Health Benefits [FEHB].)

3.

Make Your Choice

If you wish to enroll in FEDVIP or make changes to your FEDVIP elections for 2020, you will need to contact BENEFEDS through the HC Access website, linked [here](#), or proceed directly to the BENEFEDS homepage, linked [here](#). If you have additional questions, review the FEDVIP Frequently Asked Questions (FAQs), linked [here](#).

If you are already enrolled in FEDVIP and are content that your current plan will continue to meet your needs, no further action on your part is necessary. The coverage you have will continue, possibly with premium increases.

3 Opportunities to Mitigate Expenses

A flexible spending account (FSA) can save you money by allowing you to pay for eligible out-of-pocket health care and dependent care expenses with pre-tax dollars. The Federal FSA program, FSAFEDS, offers three types of FSAs:

1

Health Care Flexible Spending Account (HCFSA)

This pays for the qualified medical costs and health care expenses that are not paid by your Federal Employees Health Benefits (FEHB) program or any

2

Limited Expense Health Care Flexible Spending Account (LEX HCFSAs)

This is only available to employees who enroll in an FEHB program under a High Deductible Health Plan (HDHP) that has a Health Savings Account (HSA). Eligible expenses are limited to dental and vision care services or products that meet the Internal Revenue Service's medical care.

3

Dependent Care Flexible Spending Account (DCFSA)

This is used to pay for eligible dependent care expenses (such as child care for children under age 13 may care for anyone you claim as a dependent on your Federal tax return who is physically or mentally incapable of self-care), so that you (or your spouse, if married) can work, look for work, or attend school full-time.



FSAFEDS is a voluntary program, and your election is only effective for one benefit period, equal to one calendar year. This means that you must enroll each year that you want to participate. If you do not enroll during this Open Season, you will need to experience a qualifying life event (QLE) to participate during 2020.

PLAN TO ENROLL?

As you decide, follow the three E's: Evaluate, Estimate, Enroll!

1

Evaluate Your 2019 Expenses and 2020 Needs

- A.** How much did you pay out-of-pocket last year that meets eligibility requirements for one of the programs listed on the previous page?
- B.** Are you expecting an increase in out-of-pocket expenses? For example, have you had, or will you have a baby who will require child care while you work?
- C.** Did you have an FSAFEDS account last year? If so, is there eligible money to carry over into 2020? See the reminders below for more information on carryovers.
- D.** A helpful savings calculator and other resources are available on the FSAFEDS website: Select this [link](#) and click on "FSAFEDS Program" under "Benefits."

2

Estimate the Amount for Your 2020 FSA

For the 2020 plan year, the Internal Revenue Service (IRS) pre-tax contributions allowed under both the HCFSa and LEXFSA is up to \$2,700 to your HCFSa and/or LEXFSA. This is effective for plans beginning on or after January 1, 2020. The annual maximum contribution for a DCFSa remains at \$5,000 for single individuals or married couples filing jointly; (\$2,500 for married couples filing separate returns).

3

Make Your Enrollment

You have two options for enrolling.

ONLINE:

- Log in to your FSAFEDS online account, linked [here](#).
- Click Enrollment.
- Follow the prompts.

OVER THE PHONE:

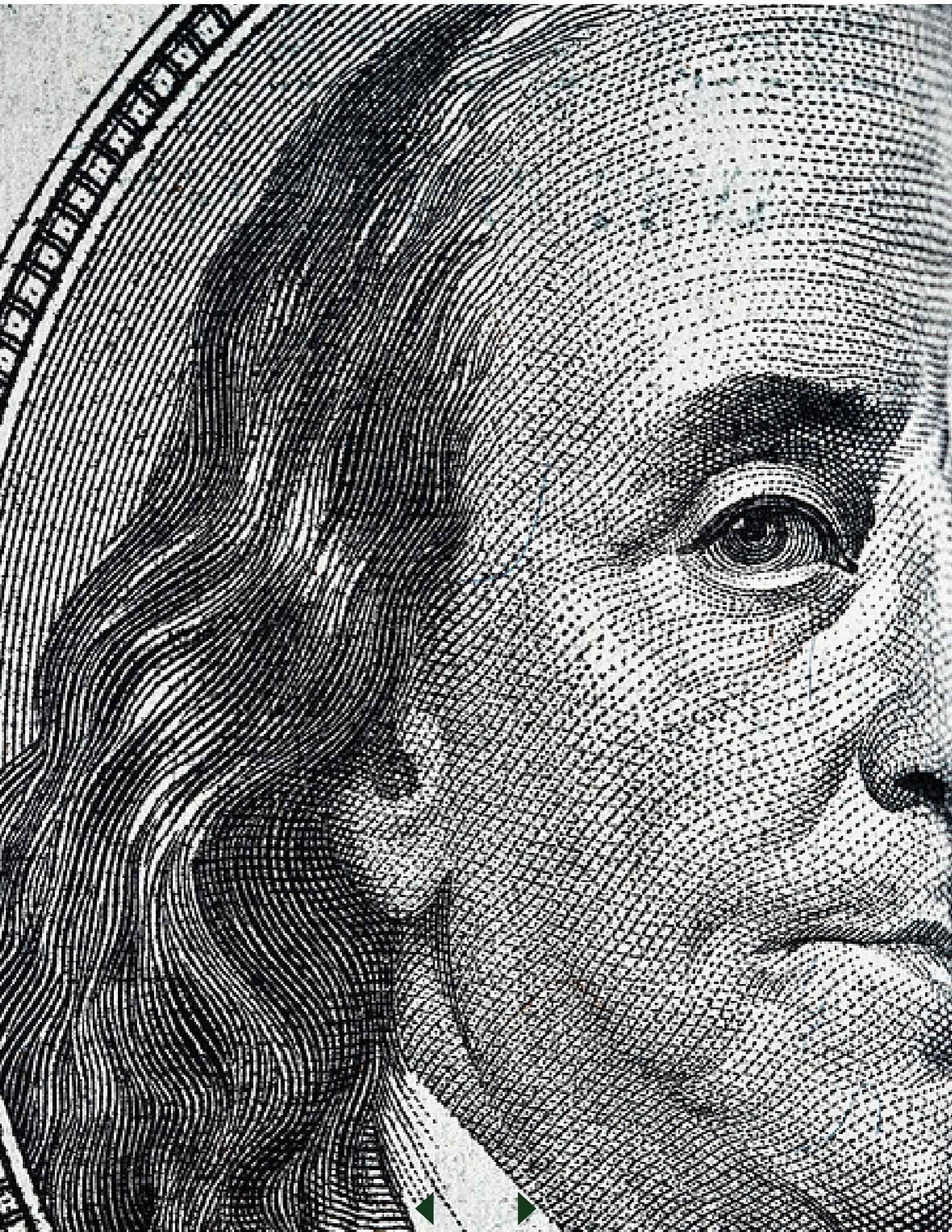
- If you do not have access to the Internet or if you have questions during the enrollment process, contact an FSAFEDS Benefits Counselor toll-free at 1-877-FSAFEDS (372-3337), TTY: 866-353-8058, Monday through Friday from 9:00 a.m. until 9:00 p.m. Eastern Time (ET).

REMINDERS

1. Unless you signed up for paperless reimbursement, you must submit claims for reimbursement for eligible FSAFEDS expenses by using the claim forms available on the FSAFEDS website, linked [here](#). You have until April 30, 2020, to submit all health care and dependent care claims for the 2019 benefit period.

2. You may be able to carry over up to \$500 in unspent funds from your 2019 FSAFEDS.

3. If you enrolled in HCFSa and/or LEX HCFSa 2019 coverage, expenses must be incurred between January 1 and December 31, 2019. If you enrolled in DCFSa 2019 coverage, expenses must be incurred between January 1, 2019, and March 15, 2020.



RULES

For Loss in Coverage

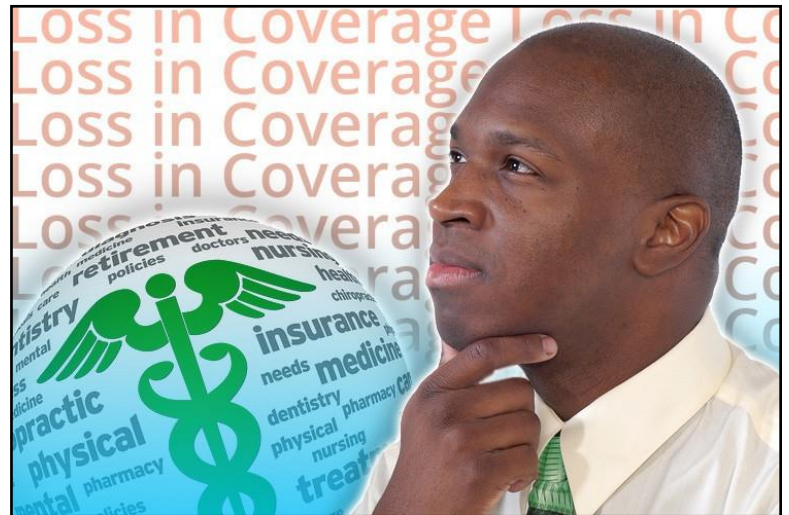
When a health insurance carrier decides to stop participating or offering a plan option in the Federal Employees Health Benefits (FEHB) program, the Office of Personnel Management (OPM) provides enrollees of that provider a time period in which they may elect new coverage.

If your carrier is dropping out of FEHB or no longer offering the plan option that you are currently enrolled in during the 2020 plan year, we strongly urge you to take action. Employees affected by changes in their FEHB (such as plan terminations or reduction in service area) will receive a notification from the carrier and HC Access. If you are affected by these changes and fail to make an Open Season election, you will automatically be placed in the lowest-cost nationwide plan (GEHA Indemnity Benefit Plan – Elevate option).

OPM and employing agencies may automatically enroll individuals who do not make an enrollment election during the allotted time period into one of the following:

- a. in the event of a plan option termination, the lowest cost remaining plan option provided by the same carrier that is not a High Deductible Health Plan (HDHP);
- b. in the event of a plan termination, into the GEHA Indemnity Benefit Plan – Elevate option.

The rule does not alter current standard practice to enroll individuals into the enrollment type (Self Only or Self and Family) that the enrollee carried before the plan or plan option terminated. If enrollees learn of a plan or plan option termination and determine that they do not want to continue FEHB coverage, the decision to cancel should be documented in Part F of the Standard Form (SF) 2809.



What is “the lowest cost nationwide plan available”?

For plan year 2020, the lowest-cost nationwide plan is the GEHA Indemnity Benefit Plan – Elevate option. OPM will annually determine the lowest-cost nationwide plan option calculated based on the enrollee share of the cost of a Self Only enrollment. The plan option identified may not be an HDHP or an option from a health benefits plan that charges an association or membership fee. OPM reserves the right to designate an alternate plan for automatic enrollments if it determines circumstances warrant action.

2020

JANUARY

PP#	S	M	T	W	T	F	S
					1	2	3
2	5	6	7	8	9	10	11
	12	13	14	15	16	17	18
3	19	20	21	22	23	24	25
	26	27	28	29	30	31	

FEBRUARY

PP#	S	M	T	W	T	F	S
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4	2	3	4	5	6	7	8
	9	10	11	12	13	14	15
5	16	17	18	19	20	21	22
	23	24	25	26	27	28	29

MARCH

PP#	S	M	T	W	T	F	S
6	1	2	3	4	5	6	7
	8	9	10	11	12	13	14
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	22	23	24	25	26	27	28
8	29	30	31				

APRIL

PP#	S	M	T	W	T	F	S
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	5	6	7	8	9	10	11
9	12	13	14	15	16	17	18
	19	20	21	22	23	24	25
10	26	27	28	29	30		

MAY

PP#	S	M	T	W	T	F	S
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11	10	11	12	13	14	15	16
	17	18	19	20	21	22	23
12	24	25	26	27	28	29	30
	31						

JUNE

PP#	S	M	T	W	T	F	S
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13	7	8	9	10	11	12	13
	14	15	16	17	18	19	20
14	21	22	23	24	25	26	27
	28	29	30				

JULY

PP#	S	M	T	W	T	F	S
15	5	6	7	8	9	10	11
	12	13	14	15	16	17	18
16	19	20	21	22	23	24	25
	26	27	28	29	30	31	

AUGUST

PP#	S	M	T	W	T	F	S
17	2	3	4	5	6	7	8
	9	10	11	12	13	14	15
18	16	17	18	19	20	21	22
	23	24	25	26	27	28	29
	30	31					

SEPTEMBER

PP#	S	M	T	W	T	F	S
19							
20							
21							

OCTOBER

PP#	S	M	T	W	T	F	S
22							
23							

NOVEMBER

PP#	S	M	T	W	T	F	S
24							
25							

DECEMBER

PP#	S	M	T	W	T	F	S
26							
1							

H HOLIDAYS

● CHECK PAY DATES

— QTR

■ PAY PERIOD END DATES

◆ EFT PAY DATES

◆ TIME CARD CERTIFICATION